



BCBST Employee Credit Union  
1 Cameron Hill Circle  
Building 4.1  
Chattanooga, TN 37402  
423-535-6103

**The BCBST Employee Credit Union is offering a  
'Skip-1-Payment'  
For qualifying members with vehicle and signature loans.**

If you meet the qualifying criteria\* and would like to Skip-1-Payment (3rd payment) during the month of March 2019, please complete the information below and return the form on or before March 22, 2019 to:

Credit Union – Cameron Hill 4.1  
It may be faxed to: 423-535-4801  
Or emailed to [credit\\_union@bcbst.com](mailto:credit_union@bcbst.com)

\* **Qualifying Criteria:**

1.) **All** loan accounts and payments must be current as well as membership in good standing. Only **one** loan payment, (vehicle **OR** signature loan) can be skipped in the qualifying month.

2.) Payments must be **at least \$45** per pay period and be made bi-weekly. (Helping Hand loans, Helping Grand loans, Mortgage loans and Lines of Credit are excluded).

Upon receipt of the completed form, the Credit Union will extend the terms of your loan agreement by one payment cycle. Interest, will continue to accrue for the payment skipped. The applicable date will be March 22, 2019.

**Skip-1-Payment Agreement**

I would like to extend the terms of my loan agreement by one payment. I understand the interest will continue to accrue during the pay period skipped.

My Loan Account Number: \_\_\_\_\_

My bi-weekly payment is: \$ \_\_\_\_\_

\_\_\_\_\_  
Name of Shareholder (please print)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Shareholder